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*Preventing  
Home  
Repair  
Fraud*

ILLINOIS DOCUMENTS

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*Older people are often the  
victims of home repair schemes.  
Don't let it happen to you!*

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Illinois  
Department  
on Aging

Jim Edgar  
Governor  
State of Illinois

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Older people, especially those who live alone, are prime targets for home repair rip-offs. Some so-called repair contractors, particularly those who operate from door-to-door, have been known to charge prices that are unfair and unreasonable. Some con artists propose offers that sound too good to be true, but they use

inferior materials -- or they don't do the job at all. In some cases, con artists pose as inspectors, city officials or police and use scare tactics to force you to have unnecessary repairs made on your furnace, chimney, water heater or the electrical wiring in your home. Fraudulent

operators may even damage these and other areas of your home, and then try to sell you repairs. Some phony repairmen might also pretend they are inspecting an area inside your home, when actually they are busy robbing you of cash or other valuables.

## STEPS TO PREVENT HOME REPAIR SWINDLES

- ✓ Never let a door-to-door sales or repair person inspect any part of your property unless you have requested their services. If you are approached by a city inspector or police officer, ask them for identification. And before letting them in, make a phone call to their office to verify who they are.
- ✓ Make sure your home really needs repairs before having any work done. Also, understand exactly what kind of work you are asking to have done before allowing a serviceman to come in. If you are having your driveway, air conditioner, furnace, chimney, etc., repaired, you may even want to take a picture of it before the work is done (if the repairs are visible).
- ✓ Don't contract to have the work done immediately. Get bids from 3 con-tractors, if possible. Obtain a list of references from the contractor and check them out -- but don't trust them completely. Also ask friends, relatives or neighbors if they are familiar with the contractor.
- ✓ Demand a written contract that includes:
  - a. name, street address and phone number of the contractor
  - b. a complete explanation of work to be done and supplies to be used (get an itemized statement)
  - c. complete details regarding payment -- including the exact amount it will cost for the job
  - d. the written signature of the authorized company representative.
- ✓ Read the contract before you sign it, and don't be pressured to sign anything until you are ready! Feel free to have a friend, relative or attorney look over the contract. Take time to review it and think about what it says.
- ✓ Be aware that both Illinois state law and the Federal Trade Commission allow you to cancel any contract and get a full refund any time in the first 3 days. (This protection applies only to *unsolicited contractors*, such as door-to-door repair workers who convince you to have certain jobs done.)
- ✓ Do not pay a cash deposit. Performance must come before payment. And never sign a completion certificate until the work is completed to your satisfaction. You may even wish to have the work examined by someone who is knowledgeable about that particular job. For instance, a city inspector could inspect a wiring job.

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## **HELP IS AVAILABLE**

Help is available to persons who have questions about contractors and contracts, as well as to persons who have actually been swindled.

If you need advice on home repair contractors, have legal questions, or want to make complaints, several offices can provide assistance:

### **State's Attorney's Office --**

Chicago: (312) 443-6312

Springfield (217) 753-6690

or check the White Pages of your telephone directory

Call the **Attorney General's Office** for both "preventive" information and to make complaints --

Chicago: 1-800-243-5377

Springfield 1-800-252-2518

If you feel you may have been swindled, call the **police department** listed in your local directory.

If you know you have been swindled, immediately dial **911** or the police department number listed in your telephone book.

If you want to find out about a contractor in a local community, you may wish to call your **county clerk's office** to see if that contractor has a certificate of ownership of business

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If you are suspicious about a contractor or have actually been swindled, call your local police department or county sheriff's office.

### *Other sources of help:*

Call the Better Business Bureau to see if information is available on the contractor in question or to make complaints:

○ Northern Illinois:

Inquiries -- (312) 444-1188

Complaints -- (312) 346-3313

○ Central Illinois: (309) 688-3741  
(Peoria)

○ Southern Illinois: (314) 531-3300

You can also check a contractor's reputation by contacting your local Chamber of Commerce or local building and licensing departments.

If you need legal assistance or advice, your local senior center or information and referral office may be able to help. You can find out how to reach these locations by calling the Department on Aging's Senior HelpLine, toll-free:

**1-800-252-8966.**

(Voice and TDD)

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act; the U.S. Civil Rights Act; Section 504 of the Rehabilitation Act; the Americans with Disabilities Act of 1990; the Age Discrimination Act; the Age Discrimination in Employment Act; and the U.S. and Illinois Constitutions. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging, for information, call Senior HelpLine: 1-800-252-8966 (voice and TDD).